

1. A method for automated settlement of a financial transaction, comprising:

receiving an identification of a currency-dispensing entity;
receiving an identification of a caller language;
receiving an identification of a caller;
bridging the caller to a home bank;
receiving a request for a financial transaction consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller;
communicating with the caller in the caller's language;
calculating an amount of the currency approved for dispensing to the caller;
communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language associated with the currency-dispensing entity; and
automatically initiating a settlement of the financial transaction.

2. The method of claim 1, wherein receiving the identification of the caller language further comprises receiving the identification telephonically.

3. The method of claim 2, wherein receiving the identification of the caller language telephonically comprises receiving the identification as a DTMF signal.

4. The method of claim 3, wherein communicating with the caller in the caller's language comprises communicating with the caller with an automatic voice.

5. The method of claim 4, wherein communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller comprises communicating to the currency-dispensing entity with an automatic voice.

6. The method of claim 5, wherein the automatically initiating the settlement of the financial transaction further comprises communicating with the currency-dispensing entity.

7. The method of claim 6, further comprising automatically accessing at least one foreign-exchange rate.

8. The method of claim 7, wherein automatically initiating the settlement of the transaction further comprises communicating with an account.

9. The method of claim 8, wherein communicating with the account further comprises communicating with a settlement account.

10. The method of claim 9, further comprising logging the financial transaction.

11. The method of claim 10, wherein logging the transaction further comprises logging an identification of the issuer and the identification of the currency-dispensing entity in a database.

10 12. The method of claim 11, wherein automatically initiating the settlement of the financial transaction further comprises automatically initiating a movement of funds between the issuer and the currency-dispensing entity.

13. The method of claim 11, wherein the currency-dispensing entity further comprises an acquirer.

15 14. The method of claim 1, further comprising automatically initiating an on-line debit of an account of the caller.

15. The method of claim 2, further comprising automatically initiating an on-line debit of an account of the caller.

16. The method of claim 15, wherein automatically initiating the on-line debit of the account of the caller comprises automatic communication with an account of the caller.

17. The method of claim 16, wherein automatically initiating the on-line debit of the caller's account further comprises communicating with an issuer.

25 18. The method of claim 17, wherein the automatically initiating the on-line debit of the caller's account further comprises forwarding a debit message to the issuer.

19. The method of claim 18, wherein forwarding the debit message to the issuer further comprises forwarding the debit message to a business unit of the home bank.

20. The method of claim 19, wherein forwarding the debit message to the business unit of the home bank further comprises forwarding a cash withdrawal message to the business unit of the home bank.

21. The method of claim 15, wherein automatically initiating an on-line debit of an account of the caller comprises communicating debiting information from an IVR system to a central network.

22. The method of claim 21, further comprising determining if an issuing front-end system is available.

23. The method of claim 22, further comprising communicating with the issuing front-end system.

24. The method of claim 23, further comprising receiving a response from the issuing front-end system.

25. The method of claim 24, wherein the response is received by the central network.

26. The method of claim 25, further comprising communicating to the home bank that the home bank should not debit an account of the customer.

27. The method of claim 24, further comprising logging the transaction.

28. The method of claim 27, wherein the database is in communication with the central network.

29. The method of claim 26, further comprising transmitting a confirming facsimile to the home bank.

30. The method of claim 26, further comprising transmitting a confirming facsimile to the currency-dispensing entity.

31. The method of claim 26, further comprising sending a summary of the financial transaction to the home bank.

32. The method of claim 1, further comprising logging the transaction.

33. The method of claim 32, wherein logging the transaction comprises logging an issuer and an acquirer.

34. The method of claim 33, wherein automatically initiating a settlement of the financial transaction comprises automatically initiating movement of funds between logged acquirers and issuers.

5 *Sub A8* 35. The method of claim 34, wherein automatically initiating a settlement of the financial transaction further comprises communicating with an account.

36. The method of claim 33, wherein the financial transaction comprises an emergency-cash transaction.

Sub A8 37. The method of claim 36 further comprising generating a settlement report.

10 38. The method of claim 37, wherein the settlement report comprises the financial transaction separated from other transactions.

39. The method of claim 2, wherein receiving the request for the financial transaction further comprises receiving a request for an emergency-cash transaction.

15 40. A method for automation of a financial transaction, comprising:
receiving an identification of a currency-dispensing entity;
receiving an identification of a caller language;
receiving an identification of a caller;
bridging the caller to a home bank;
receiving a request for a financial transaction consisting at least in part
20 of dispensing of a currency by the currency-dispensing entity to the caller;
communicating with the caller in the caller's language;
calculating an amount of the currency approved for dispensing to the caller;

25 communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language associated with the currency-dispensing entity; and

automatically initiating an on-line debit of an account of the caller.

41. The method of claim 40, wherein receiving the identification of the caller language further comprises receiving the identification telephonically.

42. The method of claim 40, further comprising automatically initiating a settlement of the financial transaction.

43. The method of claim 40, wherein communicating with the caller in the caller's language further comprises communicating with the caller with an automatic voice.

44. The method of claim 43, wherein communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller further comprises communicating to the currency-dispensing entity with an automatic voice.

45. The method of claim 40, wherein automatically initiating an on-line debit of an account of the caller comprises communicating debiting information from an IVR system to a central network.

46. The method of claim 45, further comprising determining if an issuing front-end system is available.

47. The method of claim 46, further comprising communicating with the issuing front-end system.

48. The method of claim 47, further comprising receiving a response from the issuing front-end system.

49. The method of claim 48, wherein the response is received by the central network.

50. The method of claim 48, further comprising communicating to the home bank that the home bank should not debit an account of the customer.

51. The method of claim 48, further comprising logging the transaction.

52. The method of claim 51, wherein logging the transaction comprises logging the transaction in a database.

53. The method of claim 52, wherein logging the transaction further comprises logging transaction data, the transaction data comprising at least issuer data reflecting the identity of the issuer.

54. The method of claim 51, further comprising transmitting a confirming facsimile.

55. The method of claim 40, wherein receiving the request for the financial transaction further comprises receiving a request for an emergency-cash transaction.

56. A system for automated settlement of a financial transaction,
 5 comprising:
 means for receiving an identification of a currency-dispensing entity;
 means for receiving an identification of a caller language;
 means for receiving an identification of a caller;
 means for bridging the caller to a home bank;
 10 means for receiving a request for a financial transaction consisting at least in part of means for dispensing of a currency by the currency-dispensing entity to the caller;
 means for communicating with the caller in the caller's language;
 means for calculating an amount of the currency approved for
 15 dispensing to the caller;
 means for communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language associated with the currency-dispensing entity; and
 means for automatically initiating a settlement of the financial
 20 transaction.

57. The system of claim 56, wherein the means for receiving the identification of the caller language comprises means for receiving the identification telephonically.

58. The system of claim 57, wherein the means for communicating with
 25 the caller in the caller's language comprises means for communicating with the caller with an automatic voice.

59. The system of claim 56, further comprising means for automatically initiating an on-line debit of an account of the caller.

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60. The method of claim 59, wherein the means for automatically initiating the on-line debit of the caller's account further comprises means for forwarding a debit message to the issuer.

61. The system of claim 60, wherein means for automatically initiating an on-line debit of an account of the caller comprises means for communicating debiting information from an IVR system to a central network.

62. A system for automation of a financial transaction, comprising:
means for receiving an identification of a currency-dispensing entity;
means for receiving an identification of a caller language;
means for receiving an identification of a caller;
means for bridging the caller to a home bank;
means for receiving a request for a financial transaction consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller;
means for communicating with the caller in the caller's language;
means for calculating an amount of the currency approved for dispensing to the caller;
means for communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language associated with the currency-dispensing entity; and
means for automatically initiating an on-line debit of an account of the caller.

63. The system of claim 62, wherein the means for receiving the identification of the caller language further comprises means for receiving the identification telephonically.

64. The system of claim 62, further comprising means for automatically initiating a settlement of the financial transaction through at least one settlement account.

65. The system of claim 62, wherein the means for communicating with the caller in the caller's language further comprises means for communicating with the caller with an automatic voice.

5 66. The system of claim 65, wherein means for communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller further comprises means for communicating to the currency-dispensing entity with an automatic voice.

10 67. The system of claim 62, wherein means for automatically initiating an on-line debit of an account of the caller comprises means for communicating debiting information from an IVR system to a central network.

68. The system of claim 62, wherein means for receiving the request for the financial transaction further comprises means for receiving a request for an emergency-cash transaction.

15 69. A system for automated settlement of a financial transaction, comprising:

an IVR system comprising scripts in at least two languages;
a central network in communication with the IVR system;
an issuer in communication with the central network;
a foreign acquirer in communication with the IVR system;
a home bank in communication with the IVR system;
an account in communication with the central network; and
a database in communication with the central network and storing data

25 related to financial transactions occurring over a pre-defined timer period, wherein the central network automatically initiates settlement of at least one emergency cash transaction.

70. The system of claim 69, wherein the database further comprises issuer data and acquirer data for at least one emergency cash transaction.

71. The system of claim 70, wherein the account further comprises at least one settlement account.

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72. A system for automated settlement of a financial transaction, comprising:

a currency-dispensing entity identifier in communication with a currency-dispensing entity;

5 a caller language identifier in communication with a caller;

a caller identifier;

a call bridge processor, consisting at least in part of a telephonic bridge for the currency-dispensing entity and a home bank;

10 a financial transaction request receiver for a financial transaction consisting at least in part of dispensing of currency by the currency-dispensing entity to the caller;

a caller communicator having a caller-language communicator;

an approved-currency calculator consisting at least in part of data reflecting on amount of currency approved for dispensing to the caller;

15 an approved-currency communicator consisting at least in part of automatic voice data in a language associated with the currency-dispensing entity reflecting the amount of currency approved for dispensing to the caller; and

an automatic transaction settlement initiator.

20 73. The system of claim 72, further comprising an automatic on-line debit initiator.

74. A system for automation of a financial transaction, comprising:

a currency-dispensing entity identifier in communication with a currency-dispensing entity;

25 a caller language identifier in communication with a caller;

a caller identifier;

a call bridge processor, consisting at least in part of a telephonic bridge for the currency-dispensing entity and a home bank;

30 a financial transaction request receiver for a financial transaction consisting at least in part of dispensing of currency by the currency-dispensing entity to the caller;

a caller communicator having a caller-language communicator;
an approved-currency calculator consisting at least in part of data
reflecting on amount of currency approved for dispensing to the caller;

- 5 an approved-currency communicator consisting at least in part of
automatic voice data in a language associated with the currency-dispensing entity
reflecting the amount of currency approved for dispensing to the caller; and
an automatic on-line debit initiator.

75. The system of claim 74, further comprising an automatic transaction
settlement initiator.

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